

***Insurance Times:*** Small Demand For Death Certificates Surprises NY City  
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### Families Appear To Be Emotionally Unprepared To Declare Their Loved One Officially Dead

NEW YORK (AP) — More than a month after the city made it easier for families of World Trade Center victims to obtain death certificates, city attorneys say they are surprised at how few have applied for them.

"They're not coming in," said Lorna Goodman, a spokeswoman for the Corporation Counsel, the city's legal arm. "It's an absolute mystery."

Families with a death certificate can immediately receive life insurance and other benefits, process wills, distribute property and access bank accounts.

Beginning Sept. 26, the city streamlined the process of getting a death certificate without a body, which typically takes up to three years. It now can take only a few days.

Paperwork has been submitted for about 1,800 individuals out of the more than 3,900 who city officials believe were killed in the Sept. 11 terrorist attack.

The number of applications could indicate that the city's tally of the missing is too high. But lawyers involved in the process also suggest other reasons, related to human nature.

Some families are emotionally unprepared to take the step of declaring their loved one officially dead, especially without physical remains.

Others - especially families of immigrants or undocumented workers - may be fearful of dealing with authorities, lack the required paperwork, or be ineligible for benefits like private insurance and therefore view the process as pointless. Anthony Crowell, director of the New York City Law Department's World Trade Center Unit, has seen many families who just aren't ready.

"We've had an instances where the husband has come in to file for his wife and then he'll call and say, 'Can you take it back? Can we withdraw the application? Because my wife's parents just don't want to go through the process,'" Crowell said.

Last week, Crowell said, a young widow came in to obtain an urn filled with soil from the site, a symbolic memento given to families of the missing. But when asked if she had applied for a death certificate, "she said no, and she really didn't want to do it," Crowell said.

Several families may be waiting for identifiable physical remains to be found in the debris that can be matched with DNA evidence.

The 1,800 death certificate applications also could be closer to the total number of dead than officials suspect.

Mayor Rudolph Giuliani has defended the city's count, which has recently been revised from more than 5,000 to 4,492. However, an ongoing Associated Press tally of victims in the World Trade Center currently includes just over 2,500 names.

AP's figure is derived from information provided by the medical examiner, those declared dead by a court, funeral homes, places of worship, death notices, employers, public agencies, families and AP's foreign bureaus.

Bridget Fleming, who coordinates a program for volunteer lawyers from the city Bar Association to help families, said immigrants are especially reluctant to apply for death certificates, even though Giuliani and federal officials have promised that illegal aliens will not be prosecuted.

The program to issue death certificates for the missing drew nearly 1,000 people in its first three days. Applicants must provide affidavits from a next-of-kin declaring the person missing, as well as affidavits from employers or others declaring the person was at the site when the attack occurred.

"I'm still hopeful that somehow my wonderful wife will be found alive," said George Santiago, 37, of Brooklyn, who was among the first to apply. "But for the sake of our children I have to somehow sort through this."